Government Gazette

REPUBLIC OF SOUTH AFRICA

Vol. 448 Pretoria 7 October 2002 **No. 23920**

INDEX

MANUAL OF PSG GROUP LIMITED

Registration no : 1970/008484/06

(INCLUDING WHOLLY OWNED SUBSIDIARIES)- PRIVATE BODY

PREPARED IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 2 OF 2000 ("the Act")

Issued on 14 May 2002

INFORMATION REGARDING CONTACT DETAILS

1. Contact details of the CEO of PSG Group Limited ("PSG Group")

1.1 Postal address:

PO Box 7403
Stellenbosch
7599

1.2 Street Address:
1st Floor
Ou Kollege
35 Kerk Street
Stellenbosch
7600

1.3 Business phone: (021) 887-9602

1.4 Business fax: (021) 887-9619

1.5 Email address: atties@psg.co.za
Please contact Mr Attie Swanepoel should you have any further queries as well as for purposes of paragraph 7.

2. In terms of Section 10 of the Act a guide will be prepared by the South African Human Rights Commission ("SAHRC") containing such information as may be required by a person who wishes to use the Act.

3. The latest notice published in terms of Section 52 (2) on records that are voluntarily available – the Minister of Justice and Constitutional Development has to date not published any regulations in terms of this section.

4. The following records of PSG Group and its wholly owned subsidiaries are available in accordance with the relevant legislation (including the Companies Act, Act No 6 of 1973, Income Tax Act, Act No 58 of 1962, Value-Added Tax, Act No 91 of 1964 – this list is not exhaustive):

4.1 Statutory Company Documentation:

4.1.1 Memorandum and Articles of Association of PSG Group and its wholly owned subsidiaries;

4.1.2 Company resolutions and statutory company documentation;

4.1.3 Share certificates indicating shareholding in subsidiaries;

4.2 Financial Records:

4.2.1 Annual Financial Reports since 1995;

4.2.2 Management Reports;

4.2.3 VAT Returns;

4.2.4 Income tax returns and assessments;

4.2.5 Invoices;

4.2.6 Receipts;

4.2.7 Brokers notes on transactions in listed shares;

4.2.8 Regional Services Council returns;

4.2.9 Share Incentive Trust records;

4.2.10 SETA returns;

4.2.11 Cheque returns;

4.3 Human Resources

4.3.1 Documentation relating to discipline and conditions of Employment;

4.3.2 Salary advice's;

4.3.3 Leave, sick leave, maternity leave and special leave records;

4.3.4 Returns to UIF;

4.4 Technology:

4.4.1 Computer literature;

4.4.2 Software licenses;

4.5 Marketing Material:

4.5.1 Brochure and leaflets;

4.5.2 Other advertising material.

5. Agreements

5.1 Agreements relevant to the PSG Group Business and the finance thereof;

5.2 Employment Agreements;

5.3 Acquisition and disposal agreements.

6. Subsidiaries

6.1 Currently PSG Group has the following wholly owned subsidiaries which documentation in their possession or under their control are included in the aforesaid outline:

- PSG Financial Services Limited;
- PSG Corporate Services (Pty) Ltd;
- PSG Corporate Trading (Pty) Ltd;
- PSG Channel Holdings Limited;
- Business venture Investments No 366 (Pty) Ltd.

6.2 The contact details for the aforesaid wholly owned subsidiaries are the same as in 1 above.

7. Request for information

7.1 Please note that some information may be privileged as set out in the Act and any requests should be accompanied by the prescribed fee as per the Act.

7.2 Please also feel free to contact the SAHRC for further information on Tel : 011 – 484 8300 or Fax 011 – 484 0582 or visit their website at www.sahrc.org.za.

7.2.1 To facilitate the process please use the prescribed from at www.sahrc.org.co.za or under regulations at www.doj.gov.za

7.2.2 Please provide sufficient details to enable PSG Group to identify:

- the records you requested;
- the requestor (and if an agent is lodging the request, proof of capacity);
- your personal contact details;
- the right which you are seeking to exercise or protect with an explanation of the reason the record is required to exercise or protect the right.

MANUAL

of

ABSA GROUP Limited

and all its subsidiaries

Prepared in accordance with Section 51 of the Promotion of Access to Information Act, No 2 of 2000.

(Private Body)

Last Updated: August 2002

1 INTRODUCTION

1.1 The Promotion of Access to Information Act, No 2 of 2000 ("*the Act*") was enacted on 3 February 2000, giving effect to the constitutional right of access to any information held by the State and any information that is held by another person and that is required for the exercise or protection of any rights. Where a request is made in terms of the Act, the body to whom the request is made is obliged to release the information, **except where the Act expressly provides that the information may or must not be released.** The Act sets out the requisite procedural issues attached to such request.

1.2 PURPOSE OF THE MANUAL:

This manual is intended to foster a culture of transparency and accountability within the Financial Services Industry as a whole, by giving effect to the right to information that is required for the exercise or protection of any right and to actively promote a society in which the people of South Africa have effective access to information to enable them to more fully exercise and protect their rights.

In order to promote effective governance of private bodies, it is necessary to ensure that everyone is empowered and educated to understand their rights in terms of the Act in order for them to exercise their rights in relation to public and private bodies.

Section 9 of the Act however recognises that such right to access to information cannot be unlimited and should be subject to justifiable limitations, including, but not limited to:

- Limitations aimed at the reasonable protection of privacy;
- Commercial confidentiality; and
- Effective, efficient and good governance;

and in a manner which balances that right with any other rights, including such rights contained in the Bill of Rights in the Constitution.

This manual sets out to provide a generic manual to the financial services industry to deal with the requests in a conforming manner, which will enable the requestors to obtain the records which they are entitled to in a quick, easy and accessible manner. This manual may be adapted by the individual role players in the financial services industry to specifically meet their needs.

Wherever reference is made to *"institution"* in this manual, it will refer to the private bodies within the financial services industry, for whom this manual is drafted.

This manual has been drafted in accordance with the generic manual for the Financial Services Industry, which has been submitted to the Human Rights Commission by the Compliance Institute of South Africa, of which this body is a member

PART I

2 CONTACT DETAILS

2.1 **Information Officer:**

Name: Jan Snyman

Postal address:...Po Box 260595

Excom

2023

Physical Address:170 Main Street

Absa Towers

Johannesburg

Tel: 350 5857

Fax:... 3505281

E-mail: jansn@absa.co.za

2.2 **GENERAL INFORMATION**

2.2.1 Name of Private Body: ...Absa Group Ltd (including its subsidiaries);

2.2.2 Postal Address:... PO Box 260595 Excom 2023

2.2.3 Physical Address (or main place of business):.170 Main Street Johannesburg 2001

2.2.4 Telephone Number: 350 4000

2.2.5 Facsimile number:350 4928

2.2.6 E-mail:jansn@absa.co.za

2.2.7 Website:www.absa.co.za

PART II

3 GUIDE OF SOUTH AFRICAN HUMAN RIGHTS COMMISSION

The South African Human Rights Commission has at the date of printing hereof not yet compiled the guide contemplated in Section 10 of the Act. The guide will contain such information as may reasonably be required by a person who wishes to exercise any right contemplated in the Act. Any enquiries regarding this guide should be directed to:

The South African HUMAN RIGHTS COMMISSION,

at PAIA Unit (THE RESEARCH AND DOCUMENTATION DEPARTMENT),

Private Bag X2700, HOUGHTON, 2041;

Telephone Number: (011) 484-8300;

Facsimile Number: (011) 484-1360;

Website: www.sahrc.org.za;

E-mail Address: PIAI@sahrc.org.za.

PART III

3.1 RECORDS OF ABSA GROUP LIMITED AND ITS SUBSIDIARIES

This clause serves as a reference to the records that Absa Group Ltd. and all its subsidiaries ("Absa") holds.

The information is classified and grouped according to records relating to the following subjects and categories:

It is recorded that the accessibility of the documents listed herein below, may be subject to the grounds of refusal set out hereinafter.

3.1.1 PERSONNEL RECORDS

3.1.1.1 Personal records provided by personnel;

3.1.1.2 Records provided by a third party relating to personnel;

3.1.1.3 Conditions of employment and other personnel-related contractual and quasi-legal records;

3.1.1.4 Internal evaluation records and other internal records;

3.1.1.5 Correspondence relating to personnel;

3.1.1.6 Training schedules and material;

"Personnel" refers to any person who works for, or provides services to or on behalf of Absa, and receives or is entitled to receive remuneration and any other person who assists in carrying out or conducting the business of Absa. This includes, without limitation, directors (executive and non-executive), all permanent, temporary and part-time staff, as well as contract workers.

3.1.2 CUSTOMER RELATED RECORDS

3.1.2.1 Records provided by a customer to a third party acting for or on behalf of Absa;

3.1.2.2 Records provided by a third party;

3.1.2.3 Records generated by or within Absa relating to its customers, including transactional records;

A *"customer"* refers to any natural or juristic entity that receives services from Absa.

3.1.3 PRIVATE BODY RECORDS

3.1.3.1 Financial records;

3.1.3.2 Operational records;

3.1.3.3 Databases;

3.1.3.4 Information Technology;

3.1.3.5 Marketing records;

3.1.3.6 Internal correspondence;

3.1.3.7 Product records;

3.1.3.8 Statutory records;

3.1.3.9 Internal Policies and Procedures;

3.1.3.10 Treasury-related records;

3.1.3.11 Securities and Equities; and

3.1.3.12 Records held by officials of Absa.

These records include, but are not limited to, the records which pertain to Absa's own affairs.

3.1.4 OTHER PARTY RECORDS

3.1.4.1 Personnel, customer or private body records which are held by another party, as opposed to the records held by Absa itself;

3.1.4.2 Records held by Absa pertaining to other parties, including without limitation, financial records, correspondence, contractual records, records provided by the other party, and records third parties have provided about the contractors/suppliers.

Absa may possess records pertaining to other parties, including without limitation contractors, suppliers, subsidiary/holding/sister companies, joint venture companies, and service providers. Alternatively, such other parties may possess records that can be said to belong to Absa.

PART IV

4 GROUNDS FOR REFUSAL OF ACCESS TO RECORDS

The main grounds for Absa to refuse a request for information relates to the -

4.1 mandatory protection of the privacy of a third party who is a natural person, which would involve the unreasonable disclosure of personal information of that natural person;

4.2 mandatory protection of the commercial information of a third party, if the record contains –

4.2.1 trade secrets of that third party;

4.2.2 financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of that third party;

4.2.3 information disclosed in confidence by a third party to Absa, if the disclosure could put that third party at a disadvantage in negotiations or commercial competition;

4.3 mandatory protection of confidential information of third parties if it is protected in terms of any agreement;

4.4 mandatory protection of the safety of individuals and the protection of property;

4.5 mandatory protection of records which would be regarded as privileged in legal proceedings;

4.6 the commercial activities of Absa, which may include –

4.6.1 trade secrets of Absa;

4.6.2 financial, commercial, scientific or technical information which disclosure could likely cause harm to the financial or commercial interests of Absa;

4.6.3 information which, if disclosed could put Absa at a disadvantage in negotiations or commercial competition;

4.6.4 a computer program which is owned by Absa, and which is protected by copyright.

4.7 the research information of Absa or a third party, if its disclosure would disclose the identity of Absa, the researcher or the subject matter of the research and would place the research at a serious disadvantage;

Requests for information that are clearly frivolous or vexatious, or which involve an unreasonable diversion of resources shall be refused.

5 REMEDIES AVAILABLE WHEN ABSA REFUSES A REQUEST FOR INFORMATION

5.1 INTERNAL REMEDIES

Absa does not have internal appeal procedures. As such, the decision made by the information officer is final, and requestors will have to exercise such external remedies at their disposal if the request for information is refused, and the requestor is not satisfied with the answer supplied by the information officer.

5.2 EXTERNAL REMEDIES

A requestor that is dissatisfied with the information officer's refusal to disclose information, may within 30 days of notification of the decision, apply to a Court for relief.

Likewise, a third party dissatisfied with the information officer's decision to grant a request for information, may within 30 days of notification of the decision, apply to a Court for relief. For purposes of the Act, the Courts that have jurisdiction over these applications are the Constitutional Court, the High Court or another court of similar status.

6 REQUEST PROCEDURE

6.1 The requester must comply with all the procedural requirements contained in the Act relating to the request for access to a record.

6.2 The requester must complete the prescribed form enclosed herewith in **Appendix** 1, and submit same as well as payment of a request fee and a deposit, if applicable to the Information Officer at the postal or physical address, fax number or electronic mail address as stated in 3.1 or 3.2 above.

6.3 The prescribed form must be filled in with enough particularity to at least enable the Information Officer to identify –

6.3.1 The record or records requested;

6.3.2 The identity of the requester,

6.3.3 Which form of access is required, if the request is granted;

6.3.4 The postal address or fax number of the requester.

6.4 The requester must state that he or she requires the information in order to exercise or protect a right, and clearly state what the nature of the right is so to be exercised or protected. In addition, the requester must clearly specify why the record is necessary to exercise or protect such a right.

6.5 Absa will process the request within 30 days, unless the requestor has stated special reasons which would satisfy the Information officer that circumstances dictate that the above time periods not be complied with.

6.6 The requester shall be informed whether access granted or denied in writing. If, in addition, the requester requires the reasons for the decision in any other manner, he or she must state the manner and the particulars so required.

6.7 If a request is made on behalf of another person, then the requester must submit proof of the capacity in which the requester is making the request to the reasonable satisfaction of the information officer.

6.8 If an individual is unable to complete the prescribed form because of illiteracy or disability, such a person may make the request orally.

6.9 The requester must pay the prescribed fee, before any further processing can take place.

7 ACCESS TO RECORDS HELD BY ABSA

7.1 Records held by Absa may be accessed by requests only once the prerequisite requirements for access have been met.

7.2 A requester is any person making a request for access to a record of Absa. There are two types of requesters:

7.2.1 PERSONAL REQUESTER

7.2.1.1 A personal requester is a requester who is seeking access to a record containing personal information about the requester.

7.2.1.2 Absa will voluntarily provide the requested information, or give access to any record with regard to the requester's personal information. The prescribed fee for reproduction of the information requested will be charged.

7.2.2 OTHER REQUESTER

7.2.2.1 This requester (other than a personal requester) is entitled to request access to information on third parties. However, Absa is not obliged to voluntarily grant access. The requester must fulfil the prerequisite requirements for access in terms of the Act, including the payment of a request and access fee.

8 FEES

8.1 The Act provides for two types of fees, namely:

8.1.1 A request fee, which will be a standard fee; and

8.1.2 An access fee, which must be calculated by taking into account reproduction costs, search and preparation time and cost, as well as postal costs.

8.2 When the request is received by the Information Officer, such officer shall by notice require the requester, other than a personal requester, to pay the prescribed request fee (if any), before further processing of the request.

8.3 If the search for the record has been made and the preparation of the record for disclosure, including arrangement to make it available in the requested form, requires more than the hours prescribed in the regulations for this purpose, the information officer shall notify the requester to pay as a deposit the prescribed portion of the Access fee which would be payable if the request is granted.

8.4 The information officer shall withhold a record until the requester has paid the fees as indicated in **Appendix** 2.

8.5 A requester whose request for access to a record has been granted, must pay an access fee for reproduction and for search and preparation, and for any time reasonably required in excess of the prescribed hours to search for and prepare the record for disclosure including making arrangements to make it available in the request form.

8.6 If a deposit has been paid in respect of a request for access, which is refused, then the information officer concerned must repay the deposit to the requester.

9 DECISION

9.1 Absa will, within 30 days of receipt of the request, decide whether to grant or decline the request and give notice with reasons (if required) to that effect.

9.2 The 30 day period within which Absa has to decide whether to grant or refuse the request, may be extended for a further period of not more than thirty days if the request is for a large number of information, or the request requires a search for information held at another office of Absa and the information cannot reasonably be obtained within the original 30 day period. Absa will notify the requester in writing should an extension be sought.

10 LIST OF APPLICABLE LEGISLATION:

10.1 A table of legislation setting out a description of the records of Absa which are available in accordance with other legislation, is annexed hereto marked *"**Appendix 3**"*.

11 AVAILABILITY OF THE MANUAL

11.1 This manual is made available in terms of Regulation Number R. 187 of 15 February 2002.

11.2 Absa's manual will also be available on its website www.absa.co.za.

APPENDIX - 1

PRESCRIBED FORM TO BE COMPLETED BY A REQUESTER

FORM B

REQUEST FOR ACCESS TO RECORDS OF PRIVATE BODY

(Section 53(1) of the Promotion of Access to Information Act, No 2 of 2000)

(Regulation 4)

A. **Particulars of private body**

The Head:

____

____

____

____

B. **Particulars of Person requesting access to the record**

(a)	*The particulars of the person who requests access to the records must be recorded below.*
(b)	*Furnish an address and/or fax number in the Republic to which information must be sent.*
(c)	*Proof of the capacity in which the request is made, if applicable, must be attached.*

Full Name and Surname:______________________________

Identity Number:______________________________

Postal Address:______________________________

Telephone Number: ______________ Fax Number:______________

E-mail address:______________________________

Capacity in which request is made, when made on behalf of another person:

____

____

____

C. **Particulars of person of whose behalf request is made:**

This section must be completed only if a request for information is made on behalf of another person

Full names and Surname:______________________________

____

Identity Number:______________________________

D. Particulars of Record:

____

(a)	*Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located.*
(b)	*If the provided space is inadequate please continue on a separate folio and attach it to this form. **The requester must sign all the additional folios***

1. Description of the Record or relevant part of the record:

____

____

____

____

2. Reference number, if available:_______________________________

2. Any further particulars of the record:

____

____

E. Fees:

(a)	*A request for access to a record, other than a record containing personal information about yourself, will be processed only after a **request fee** has been paid.*
(b)	*You will be notified of the amount of the request fee.*
(c)	*The **fee payable for access** to a record depends on the form in which the access is required and the reasonable time required to search for and prepare a record.*
(d)	*If you qualify for exemption of the payment of any fee, please state the reason therefore.*

Reason for exemption of payment of the fee:

____

____

____

F. Form of Access to the Record:

If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 hereunder, state your disability and indicate in which form the record is required.

Disability:	Form in which record is required:

______________________	______________________
______________________	______________________
______________________	______________________

Mark the appropriate box with an "X"

NOTES:

(a) *Your indication as to the required form of access depends on the form in which the record is available.*

(b) *Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.*

(c) *The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.*

1. If the record is in written or printed form:			
	Copy of record *		Inspection of record

2. If the record consists of visual images: (This includes photographs, slides, video recordings, computer-generated images, sketches, etc.)					
	View the images		Copy of the images *		Transcription of the images*

3. If the record consists of recorded words or information which can be reproduced in sound:			
	Listen to the soundtrack (audio cassette)		Transcription of soundtrack * (written or printed document)

4. If the record is held on computer or in an electronic or machine-readable form:					
	Printed copy of record		Printed copy of information derived from the record *		Copy in computer readable form * (stiffy or compact disc)

* If you requested a copy or transcription of a record (above), do you wish	YES	NO

the copy or transcription to be posted to you? A postal fee is payable.		

G. Particulars of right to be exercised or protected:

If the provided space is inadequate, please continue of a separate folio and attach it to this form *The requester must sign all the additional folios*

Indicate which right is to be exercised or protected: ______________________

____

____

1. Explain why the requested record is required for the exercising or protection of the aforementioned right:

____

____

____

H. Notice of decision regarding request for access:

You will be notified in writing whether your request has been approved/denied. If you wish to be informed thereof in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access to the record?

____

____

Signed at ______________ this ________ day of ______________ 200___

____

SIGNATURE OF REQUESTER/PERSON
ON WHOSE BEHALF REQUEST IS MADE

____

____

APPENDIX – 2

REPRODUCTION FEES

Where Absa has voluntarily provided the Minister with a list of categories of records that will automatically be made available to any person requesting access thereto, the only charge that may be levied for obtaining such records, will be a fee for reproduction of the record in question.

THE APPLICABLE FEES FOR REPRODUCTION AS REFERRED TO ABOVE ARE:

	R
• For every photocopy of an A4-size page or part thereof	1,10
• For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine readable form	0,75
• For a copy in a computer-readable form on	
- Stiffy disc	7,50
- Compact disc	70,00
• A transcription of visual images, for an A4-size page or part thereof	40,00
• For a copy of visual images	60,00
• A transcription of an audio record, for an A4-size page or part thereof	20,00
• For a copy of an audio record	30,00

Request fees:

Where a requester submits a request for access to information held by an institution on a person other that the requester himself/herself, a request fee in the amount of R50, 00 is payable up-front before the institution will further process the request received.

Access fees:

An access fee is payable in all instances where a request for access to information is granted, except in those instances where payment of an access fee is specially excluded in terms of the Act or an exclusion is determined by the Minister in terms of Section 54 (8).

The applicable access fees which will be payable are:

	R
• For every photocopy of an A4-size page or part thereof	1,10
• For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine readable form	0,75

	R
• For a copy in a computer-readable form on	
- Stiffy disc	7,50

- Stiffy disc	7,50
- Compact disc	70,00
• A transcription of visual images, for an A4-size page or part thereof	40,00
• For a copy of visual images	60,00
• A transcription of an audio record, for an A4-size page or part thereof	20,00
• For a copy of an audio record	30,00
• To search for a record that must be disclosed	30,00 per Hour or part of an hour reasonably required for such search.

- Where a copy of a record needs to be posted the actual postal fee is payable.

Deposits:

Where the institution receives a request for access to information held on a person other than the requester himself/herself and the information officer upon receipt of the request is of the opinion that the preparation of the required record of disclosure will take more than 6 (six) hours, a deposit is payable by the requester.

The amount of the deposit is equal to $^1/_3$ (one third) of the amount of the applicable access fee.

Note: In terms of Regulation 8, Value Added Tax (VAT) must be added to all fees prescribed in terms of the Regulations.

SECTION 51 MANUAL

UNITRANS LIMITED

CONTENTS:

INTRODUCTION TO UNTRANS LIMITED

Unitrans Limited is a public company listed on the Johannesburg Securities Exchange in the transport and logistics sector. Major subsidiaries and associates of Unitrans Limited are:

Unitrans Freight (Proprietary) Limited
Unitrans Motors (Proprietary) Limited
Unitrans Insurance Limited
Unitrans Passenger (Proprietary) Limited
Unitrans Express Deliveries (Proprietary) Limited
Klipstone Transport (Proprietary) Limited
UPS Logistics Group South Africa (Proprietary) Limited
Roadway Logistics (Proprietary) Limited
Alisa Holdings (Proprietary) Limited

CONTACT DETAILS OF THE CHIEF EXECUTIVE OFFICER

Mr Karel Johan Grové
263 Oxford Road, Illovo, Johannesburg, 2196
P O Box 615, Northlands, 2116
Telephone – (011) 442 8551
Fax – (011) 442 7802
Email – jo.grove@unitrans.co.za

CONTACT DETAILS OF THE INFORMATION OFFICER

Mrs Janet Valerie Radnay – Group Company Secretary
263 Oxford Road, Illovo, Johannesburg, 2196
P O Box 615, Northlands, 2116
Telephone – (011) 442 8551
Fax – (011) 442 7802
Email – jan.radnay@unitrans.co.za

SECTION 10 GUIDE

The guide on how to use the Act is available from the South African Human Rights Commission. Please direct any queries to:

UNITRANS

The South African Human Rights Commission
PAIA Unit
The Research and Documentation Department
Private Bag 2700
Houghton
2041

Telephone - (011) 484 8300
Fax – (011) 484 0582
Website – www.sahrc.org.za
Email – PAIA@sahrc.org.za

RECORDS AVAILABLE IN TERMS OF ANY OTHER LEGISLATION

Any records that are required to be made available in terms of the Road Transport Act, Companies Act No. 61 of 1973 and the listing requirements as laid down by the JSE Securities Exchange South Africa, and amended from time to time, shall be made available for inspection by interested parties.

ACCESS TO THE RECORDS HELD BY UNITRANS LIMITED

Upon written notice or use of the prescribed forms, an appointment within reasonable company hours can be made by interested parties to view the records at 263 Oxford Road, Illovo, Johannesburg, 2196.

Interested parties are requested to contact the Information Officer in order to make such an appointment.

RECORDS AVAILABLE WITHOUT A REQUEST TO ACCESS IN TERM OF THE ACT

The Annual Report of Unitrans Limited
Marketing brochures
Policy and Procedure documentation
Insider Trading Policy
Dissemination of Price Sensitive Information
Records covered under the Companies Act and the Listings Requirement of the JSE Securities Exchange South Africa.

Please note that an appointment to view will still have to be made with the Information Officer although a formal application need not be submitted.

RECORDS AVAILABLE ONLY ON REQUEST TO ACCESS IN TERMS OF THE ACT

Employee Contracts
Supplier Contracts
Client Contracts
Share Option Schemes
Pension and Provident Details
Documentation on Taxation
Shareholders Agreements
Confidentiality Agreements
Restraint of Trade Agreements
Lease Agreements
Sale Agreements
Acquisition Agreements

Records which could be deemed confidential on the part of a third party will need permission from the third party concerned before Unitrans Limited will allow access to view.

THE REQUEST PROCEDURES

Form of Request

To request a document not in terms of the Act the requester must address the request to the Information Officer in writing and request an appointment to view the documentation.

To request a document in term of the Act, the request must use the prescribed form to make the request. This must be made to the Head of Unitrans Limited or the Information Officer of Unitrans Limited. This request must be made to the address, fax number or electronic mail address of the body concerned.

The requester must provide sufficient detail on the request form to enable the body concerned to identify the record and the requester. The requester should also indicate which form of access is required. The requester should also indicate if any other manner is to be used to inform the requester and state the necessary particulars to be so informed.

The requester must identify the right that is sought to be exercised or to be protected and provide an explanation of why the requested record is required for the exercise or protection of that right.

If a request is made on behalf of another person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the body concerned.

Fees

A requester who seeks access to a record containing personal information about that requester is not required to pay the request fee. Every other requester, who is not a personal requester must pay the required request fee as follows:

- The body concerned must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The fee that the requester must pay to Unitrans Limited is R50 (Fifty Rand). The requester may lodge an application to the court against the tender or payment of the request fee.
- After the body concerned has made a decision on the request, the requester must be notified in the required form.
- If the request is granted than a further access fee must be paid for the search, reproduction, preparation and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

AVAILABILITY OF THE MANUAL OF UNITRANS LIMITED

The manual is available for inspection at the offices of Unitrans Limited being 263 Oxford Road, Illovo, 2196, free of charge. A copy is also available at the South African Human Rights Commission and in the Government Gazette. Interested parties can also view the manual, which includes the prescribed fees and forms, on the website being **www.unitrans.co.za**.

PRESCRIBED FEES

Available on Unitrans Limited website – www.unitrans.co.za

PRESCRIBED FORM

Available on Unitrans Limited website – www.unitrans.co.za

RAND WATER

MANUAL

IN TERMS OF SECTION 14 OF THE PROMOTION OF ACCESS TO INFORMATION ACT, 2 OF 2000 ("THE ACT")

Dated: 13 August 2002

A CONTENTS

Chapter 1

FUNCTIONS AND STRUCTURE OF RAND WATER

1.1 FUNCTIONS

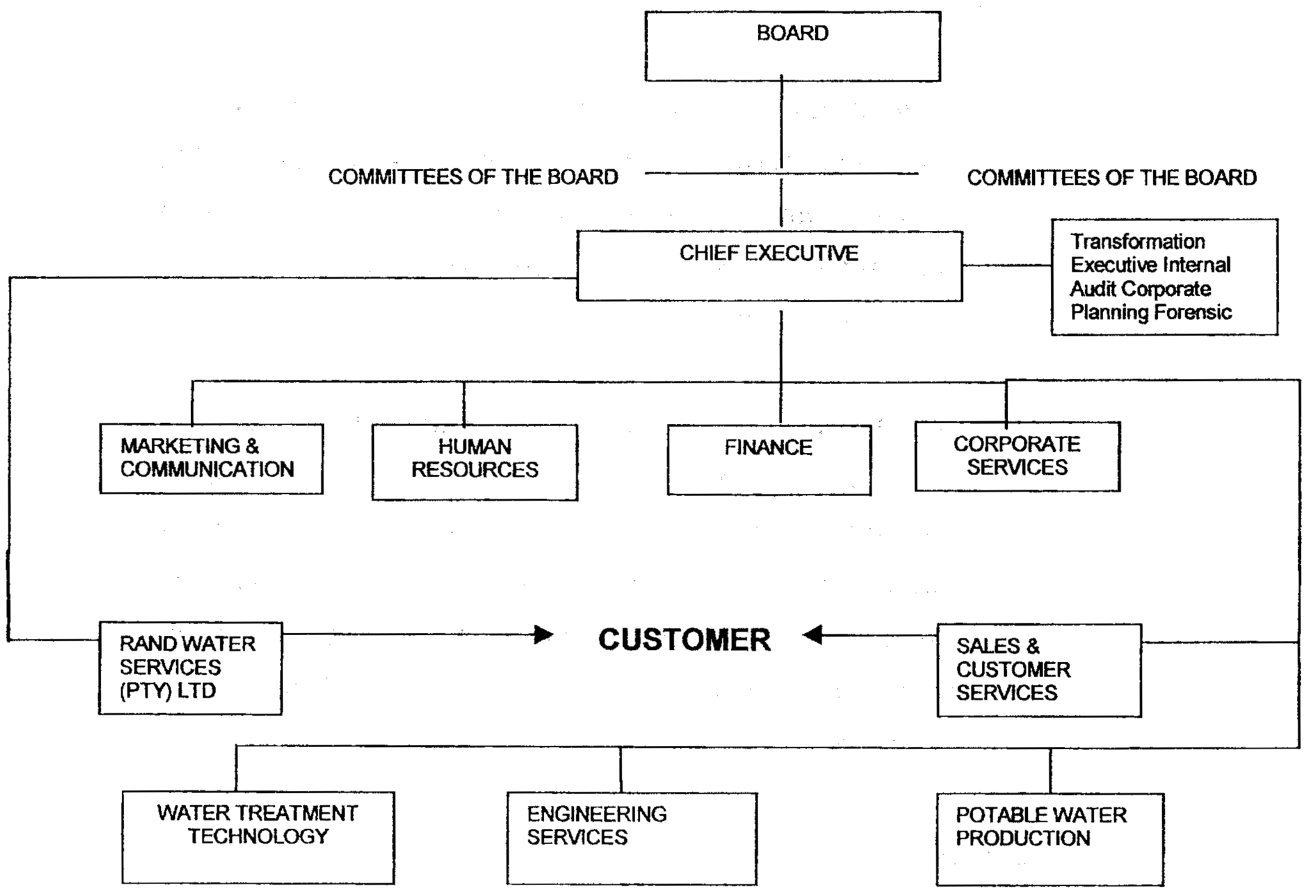
1.1.1 Rand Water's main purpose is the supply of water in bulk, which was initially for the population and industries of the Witwatersrand. It has since grown into a multi-billion Rand organization, covering a service area in excess of 18 000 square kilometres.

1.1.2 Its activities have expanded from a mere bulk water supplier, to a major role player in sanitation, community-based interventions and other activities aimed at supporting and strengthening the capacity of water service authorities and institutions in providing effective, efficient sustainable and cost effective water service to customers in Rand Water's service area.

1.2 STRUCTURE

Rand Water is currently headed by a chief executive, a management team of 8 (eight) divisional managers, departmental/ section managers and section heads as well as various sub-units. There are approximately 3 500 (three thousand five hundred) employees stationed at its head office, major pumping stations and secondary booster stations.

1.3 SCHEMATIC DIAGRAM



Chapter 2

CONTACT DETAILS OF INFORMATION OFFICER/S

2.1 **CONTACT DETAILS**

2.1.1 **Information Officer**

Mr D.S.S Lushaba
slushaba@randwater.co.za

2.1.2 **Deputy Information Officers**

2.1.2.1 Mr H. B. Dikgale
hdikgale@randwater.co.za

2.1.2.2 Mr J.A. Ferreira
jferrei@randwater.co.za

2.1.3 **Physical Address**
522 Impala Road
Glenvista
JOHANNESBURG
2058

2.1.4 **Postal Address**
P O Box 1127
JOHANNESBURG
2000

2.1.5 **Tel No:** +2711 682 0911
2.1.6 **Fax No:** +2711 682 0444/0555

Chapter 3

SECTION 10 GUIDE ON HOW TO USE THE ACT

This Guide will be available from the South African Human Rights Commission not later that August 2003.

Any queries relating thereto must be directed to:

The Research and Documentation Department
South African Human Rights Commission
PAIA Unit
Private Bag 2700
HOUGHTON
2041

Tel No: **+27 11 484 8300**

Fax No: **+27 11 484 1360**

Website: www.sahrc.org.za

E-mail: PAIA@sahrc.org.za

Chapter 4

ACCESS TO RECORDS

4.1 Automatic disclosure

Information on the following subjects is available without formal request on Rand Water's website and brochures:

4.1.1 Annual and associated reports

4.1.2 General information pertaining to Rand Water

4.1.3 Water quality

4.1.5 Commercial issues

4.1.4 Services

4.1.5 Environment

4.1.6 Retail water

4.1.7 Education

4.1.8 Community work

4.1.9 Home & garden

4.1.10 Newsworthy items

4.1.11 Site map

4.2 Information to be formally requested

4.2.1 Rand Water holds information pertaining to the following subjects which must be formally requested in terms of clause 4.3 below:

4.2.1.1 Legislation and legal matters

- Matters pertaining to legislation
- Water supply conditions
- Summonses
- Purchase and sale of land of property

4.2.1.2 Organisation and control

- Board management and meetings
- External and internal committees
- Strategic and corporate planning
- Delegation of authority and declaration of interest

4.2.1.3 Human Resources

- Organizational structure
- Recruitment and appointments
- Job descriptions and evaluations
- Employee well-being and labour relations
- Conditions of service
- Organizational development and training

4.2.1.4 Finance

- Budget and accounts
- Funds and investments
- Stock
- Audit matters
- Statistics, reports and returns
- Tax

4.2.1.5 Risk management

- Risk compliance
- Insurance
- Protective services

4.2.1.6 Services and administration

- Buildings
- Information services
- Administrative matters
- Membership of professional bodies

4.2.1.7 Communication and public relations

- Publicity and information
- Campaigns
- Exhibitions and shows
- Surveys

4.2.1.8 Engineering contracts, specifications and enquiries

- Tender lists
- Commercial equity
- Consulting services
- Contracts, specifications and enquiries

4.2.1.9 Water supply and reticulation

- Supply of potable and non-potable water
- Water supply schemes
- Water restrictions
- Limits of supply
- Groundwater abstraction
- Joint ventures in water supply
- Desalination

- Pipes - research and development
- Renovation and rehabilitation of pipelines

4.1.2.10 <u>Protection of Rand Water pipelines and services</u>

- Wayleaves
- Pipelines and servitudes
- Rezoning and subdivision of land
- Guide plans and land development objectives

4.2.1.11 <u>Reservoirs, weirs and sludge disposal sites</u>

- Construction and maintenance

<u>4.2.1.12 Operations of pumping stations and depots</u>

- Turbines and boilers
- Maintenance and operations of pumping stations

<u>4.1.2.13 Installation and plants</u>

- Electricity to pumping stations and sites
- Equipment and instruments
- Maintenance
- Telecommunications and data lines

<u>4.1.2.14 Scientific services</u>

- Cooperation, joint projects and alliances
- Purification and treatment of water
- Potable water quality

<u>4.1.2.15 Catchment management and pollution control</u>

- Pollution
- Permit control
- Encroachments
- Catchment management areas

- Environmental management

4.1.2.16 Community-based projects

- Training
- Rural water supply projects
- Water leaks projects
- Other projects

4.1.2.17 Marketing

- Forums
- Water loss management
- Water demand management
- Research and data management

4.1.2.18 Retail water operations

- Projects, broken down in legal, technical, financial and operational sections

4.1.2.19 Bulk sanitation

- Planning
- Projects
- Operations

4.2.2 The aforesaid information is contained in the following format:

4.2.3.1 Reports submitted to governing committees and the Board

4.2.3.2 Minutes of meetings of governing committees and the Board

4.2.3.3 Correspondence (incoming and outgoing)

4.2.3.4 Internal memoranda (between sites and head office)

4.2.3.5 Invoices, statements and requisitions

4.2.3.6 Reports, statistics (for internal and external reference)

4.2.3.7 Technical drawings and pictorial (photographic) material

4.2.3.8 Configuration documentation

4.2.3.9 Operating manuals for plant and machinery

4.3 Request procedures

4.3.1 Access to information listed above shall be requested by:

4.3.1.1 Completing the prescribed Form A ("request form"); and

4.3.1.2 Payment of the prescribed fee as stated in Schedules 1 and 2 of this manual. However, a requester who seeks access to a record containing personal information about that requester is not required to pay the request fee.

4.3.2 After the Information Officer has made a decision on the request the requester must be notified of such a decision in such manner, which the requester wanted to be notified in.

4.3.3 The requester must indicate if the request is for a copy of the record or if the requester wants to inspect the records at the offices of Rand Water.

4.3.4 Access to the aforesaid information will only be granted to the requester in a manner requested, unless such manner would unreasonably interfere with the running and operation of Rand Water or damage its records or infringe its copyright.

4.3.5 If for practical reasons, access cannot be given in the requested manner but in an alternative manner, then the fee for access will be calculated according to the manner that the requester had requested.

4.3.6 If the requester is unable to read or write, or has a disability, then they can make the request for the record orally, in which event the Information Officer will complete the form on behalf of such requester and furnish the requester with such completed form.

4.3.7 The requester must clearly indicate on the request form:-

4.3.9.1 if they wish to be informed of the success of their request telephonically or in any other manner.

4.3.9.2 the capacity in which the request is made in the event the information is requested on behalf of somebody else.

4.4 **<u>Appeal against refusal of access to information</u>**

4.4.1 If after complying with the procedural requirements mentioned in 4.3 above:

4.4.1.1 The Deputy Information Officer refuses to grant access to information; and

4.4.1.2 such refusal is not based on any ground of refusal mentioned in the Act;

the requester may appeal against the decision of such Deputy Information Officer to the Information Officer.

4.4.2 if the requester is not satisfied with the decision of the Information Officer as stated in 4.4.1 above, then an appeal may be lodged with the Chairperson of Rand Water's Board.

4.4.3 the requester may lodge a Court application for further relief if not satisfied with the appeal decision of the Chairperson.

Chapter 5

SERVICES AVAILABLE

5.1 <u>Nature of services</u>

Rand Water has the following services available to the members of the public:-

5.1.1 Bulk water services

5.1.2 Retail water services

5.1.3 Sanitation services

5.1.4 Community-based relief

5.1.5 Information on water and related quality issues

5.1.6 General information pertaining to Rand Water

5.2 <u>How to gain access to these services</u>

5.2.1 Bulk, retail water and sanitation services are mainly available through Rand Water's agencies such as local authorities;

5.2.2 Community-based relief is available to rural areas and informal settlements;

5.2.3 Information services about water and related quality issues can be accessed through the Information Officer who can be contacted on information provided in Chapter 2 above.

Chapter 6

ARRANGEMENTS ALLOWING FOR PUBLIC PARTICIPATION IN THE FORMULATION OF POLICY AND EXERCISING OF POWERS OF RAND WATER

Rand Water has implemented various public forums in order to address certain critical issues in its interaction with the members of the public. This includes:

6.1 Water Services Forum

Directly monthly interface with bulk customers and key stakeholders. Plays a strong supportive and coordination role between players in the water and sanitation services industry in Rand Water's area of supply.

6.2 Plumbing Forum

Capacitating and influencing the plumbing industry in meeting water cycle management and demand management objectives.

6.3 Communications Forum

Assisting municipalities and other key stakeholders to facilitate a sustainable shift in stakeholders' attitudes and related change towards a water-wise culture through effective communications. Foundations have also been laid for joint regional marketing programmes on water-related matters.

6.4 Horticultural Forum

It strives to build partnerships in the horticulture and related industry to promote the adoption of water efficient practices, products and services. It is a consultative forum aimed at suburban households.

6.5 Mining Forum

This forum recognizes the importance of the mining sector that Rand Water serves.

Chapter 7

MISCELLANEOUS

7.1 This Manual will be:

7.1.1 updated annually

7.1.2 available at the following places:

7.1.2.1 every place of legal deposit as defined in section 6 of the Legal Deposits Act 1997;

7.1.2.2 The South African Human Rights Commission;

7.1.2.3 Rand Water's offices;

7.1.2.4 Rand Water's website at www.randwater.co.za.

SCHEDULE 1

Prescribed fees scales

PART II OF NOTICE 187 IN THE GOVERNMENT GAZETTE ON 15 FEBRUARY 2002
FEES IN RESPECT OF PUBLIC BODIES

1. The fee for a copy of the manual as contemplated in regulation 5(c) is R0,60 for every photocopy of an A4-size page or part thereof.

2. The fees for reproduction referred to in regulation 7(1) are as follows:

			R
(a)	For every photocopy of an A4-size page or part thereof		0,60
(b)	For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form		0,40
(c)	For a copy in a computer-readable form on -		
	(i)	stiffy disc	5,00
	(ii)	compact disc	40,00
(d)	(i)	For a transcription of visual images, for an A4-size page or part thereof	22,00
	(ii)	For a copy of visual images	60,00
(e)	(i)	For a transcription of an audio record, for an A4-size page or part thereof	12,00
	(ii)	For a copy of an audio record	17,00

3. The request fee payable by every requester, other than a personal requester, referred to in regulation 7(2) is R35,00.

4. The access fees payable by a requester referred to in regulation 7(3) are as follows:

			R
(1)(a)	For every photocopy of an A4-size page or part thereof		0,60
(b)	For every printed copy of an A4-size page or part thereof held on a computer or in electronic or machine-readable form		0,40
(c)	For a copy in a computer-readable form on -		
	(i)	stiffy disc	5,00
	(ii)	compact disc	40,00
(d)	(i)	For a transcription of visual images, for an A4-size page or part thereof	22,00
	(ii)	For a copy of visual images	60,00
(e)	(i)	For a transcription of an audio record, for an A4-size page or part thereof	12,00
	(ii)	For a copy of an audio record	17,00

(f) To search for and prepare the record for disclosure, R15,00 for each hour or part of an hour, excluding the first hour, reasonably required for such search and preparation.

(2) For purposes of section 22(2) of the Act, the following applies:

(a) Six hours as the hours to be exceeded before a deposit is payable; and

(b) one third of the access fee is payable as a deposit by the requester.

(3) The actual postage is payable when a copy of a record must be posted to a requester.

SCHEDULE 2

PRESCRIBED FORMS FOR ACCESS TO RECORDS

The Prescribed forms for access to a record is published in

ANNEXURE B OF NOTICE 187 IN THE GOVERNMENT GAZETTE ON THE 15 FEBRUARY 2002

A copy of the form is annexure hereto marked "**RA1**".

ANNEXURE B OF NOTICE 187 IN THE GOVERNMENT GAZETTE ON THE 15 FEBRUARY 2002

FORM A

REQUEST FOR ACCESS TO RECORD OF PUBLIC BODY

(Section 18(1) of the Promotion of Access to Information Act, 2000 (Act No. 2 of 2000))

[Regulation 2]

FOR DEPARTMENTAL USE Reference number: Request received by (state rank, name and surname of information officer/deputy information officer) on (date) at (place). Request fee (if any): R .... Deposit (if any): R .... Access fee: R .... SIGNATURE OF INFORMATION OFFICER/DEPUTY INFORMATION OFFICER

A. Particulars of public body

The Information Officer/Deputy Information Officer:

B. Particulars of person requesting access to the record

(a) The particulars of the person who requests access to the record must be recorded below.

(b) Furnish an address and/or fax number in the Republic to which information must be sent.

(c) Proof of the capacity in which the request is made, if applicable, must be attached.

Full names and surname:_Identity number: Postal address:

Fax number: Telephone number: E-mail address:

Capacity in which request is made, when made on behalf of another person:

C. Particulars of person on whose behalf request is made

This section must be completed only if a request for information is made on behalf of another person.

Full names and surname:

Identity number:

D. Particulars of record

(a) Provide full particulars of the record to which access is requested, including the reference number if that is known to you, to enable the record to be located.

(b) If the provided space is inadequate please continue on a separate folio and attach it to this form. ***The requester must sign all the additional folios.***

1. Description of record or relevant part of the record:
2. Reference number, if available:
3. Any further particulars of record:

E. Fees

(a) A request for access to a record, other than a record containing personal information about yourself, will be processed only after a ***request fee*** *has been paid.*

(b) You will be notified of the amount required to be paid as the request fee.

(c) The ***fee payable for access*** *to a record depends on the form in which access is required and the reasonable time required to search for and prepare a record.*

(d) If you qualify for exemption of the payment of any fee, please state the reason therefore.

Reason for exemption from payment of fees:

F. Form of access to record

If you are prevented by a disability to read, view or listen to the record in the form of access provided for in 1 to 4 hereunder, state your disability and indicate in which form the record is required.

Disability:	Form in which record is required:

Mark the appropriate box with an "X".

NOTES:

(a) Your indication as to the required form of access depends on the form in which the record is available.

(b) Access in the form requested may be refused in certain circumstances. In such a case you will be informed if access will be granted in another form.

(c) The fee payable for access to the record, if any, will be determined partly by the form in which access is requested.

1. If the record is in written or printed form -

	copy of record*		inspection of record

2. If record consists of visual images -

(this includes photographs, slides, video recordings, computer-generated images, sketches, etc.)

	view the images		copy of the images*		transcription of the images*

3. If record consists of recorded words or information which can be reproduced in sound -

	listen to the soundtrack (audio cassette)		transcription of soundtrack* (written or printed document)

4. If record is held on computer or in an electronic or machine-readable form -

	printed copy of record*		printed copy of information derived from the record*		copy in computer readable form* (stiffy or compact disc)

*If you requested a copy or transcription of a record (above), do you wish the copy or transcription to be posted to you? **A postal fee is payable.**	YES	NO

Note that if the record is not available in the language you prefer, access may be granted in the language in which the record is available.
In which language would you prefer the record?

G. Notice of decision regarding request for access

You will be notified in writing whether your request has been approved/denied. If you wish to be informed thereof in another manner, please specify the manner and provide the necessary particulars to enable compliance with your request.

How would you prefer to be informed of the decision regarding your request for access to the record?

Signed at this day of 20

SIGNATURE OF REQUESTER / PERSON ON WHOSE BEHALF REQUEST IS MADE

TIMKEN SOUTH AFRICA PENSION & LIFE ASSURANCE FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The Timken South Africa Pension & Life Assurance Fund is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: **Mr Stephanus Daniel Coetser**
2. The Financial Services Board PF Number of the Fund is: **PF 12/8/932/2**
3. The registered address of the Fund is: **61 Katherine Street, Sandown, Sandton**
4. The postal address of the Fund is: **PO Box 787240, Sandton, 2146**
5. The contact telephone number for the Fund is: **(011) 269 0000**
6. The contact facsimile number for the Fund is: **(011) 269 1064/5**
7. The e-mail address of the Head of the Fund is: **coetserd@timken.com**

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C. FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);

(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, as determined by the Trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

- (i) the documents referred to in C(a) above;
- (ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
- (iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
- (iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)

- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Funeral Benefit Claims

- Claim form
- Copy of death certificate
- Payment letter

Pensioners:

Annuity/Traditional Funds

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances

- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

CBI LIMITED PROVIDENT FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The CBI Limited Provident Fund is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Mr P H Wittstock
2. The Financial Services Board PF Number of the Fund is: 12/8/25800/1
3. The registered address of the Fund is: Alexander Forbes Place, 61 Katherine Street, Sandown
4. The postal address of the Fund is: As above
5. The contact telephone number for the Fund is: (011) 928-2144
6. The contact facsimile number for the Fund is: (011) 392-2354
7. The e-mail address of the Head of the Fund is: Peterw@cbi.co.za

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C: FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);
(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, shall be as gazetted from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)

- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Funeral Benefit Claims

- Claim form
- Copy of death certificate
- Payment letter

Pensioners:

Annuity/Traditional Funds

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements

- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

JH ISAACS GROUP PROVIDENT FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The JH Isaacs Group Provident Fund is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Mr G N Sproule
2. The Financial Services Board PF Number of the Fund is: 12/8/29651/1
3. The registered address of the Fund is: Alexander Forbes Place, 61 Katherine Street, Sandown
4. The postal address of the Fund is: As above
5. The contact telephone number for the Fund is: (011) 441-0012
6. The contact facsimile number for the Fund is: (011) 441-0334
7. The e-mail address of the Head of the Fund is: Gsproule@jhi.co.za

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C: FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);
(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, shall be as gazetted from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)

- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Funeral Benefit Claims

- Claim form
- Copy of death certificate
- Payment letter

Pensioners:

Annuity/Traditional Funds

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements

- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

SAMRO STAFF PENSION FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The SAMRO Staff Pension Fund is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Mr A M Johnston
2. The Financial Services Board PF Number of the Fund is: 12/8/15169/1
3. The registered address of the Fund is: Alexander Forbes Place, 61 Katherine Street, Sandown
4. The postal address of the Fund is: As above
5. The contact telephone number for the Fund is: (011) 489-5043
6. The contact facsimile number for the Fund is: (011) 403-1949
7. The e-mail address of the Head of the Fund is: Alan.Johnston@samro.org.za

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C: FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);
(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, shall be as gazetted from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund:
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prépare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)

- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

<u>Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)</u>

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

<u>Funeral Benefit Claims</u>

- Claim form
- Copy of death certificate
- Payment letter

<u>Pensioners:</u>

<u>Annuity/Traditional Funds</u>

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

<u>Disability</u>

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

<u>Accounting records</u>

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements

- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

SOUTHERN SUN GROUP RETIREMENT FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The Southern Sun Group Retirement Fund is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Mr A C O Dugmore

2. The Financial Services Board PF Number of the Fund is: 12/8/18710/1

3. The registered address of the Fund is: 7th floor, Twin Towers West, Sandton City, Sandhurst

4. The postal address of the Fund is: As above

5. The contact telephone number for the Fund is: (011) 780-0125

6. The contact facsimile number for the Fund is: (011) 780-0264

7. The e-mail address of the Head of the Fund is: Aland@southernsun.com

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C: FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a <u>member</u> of the Fund:

(i) the registered rules of the Fund (including amendments);
(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, shall be as gazetted from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)

- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Funeral Benefit Claims

- Claim form
- Copy of death certificate
- Payment letter

Pensioners:

Annuity/Traditional Funds

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements

- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

<u>Miscellaneous</u>

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

ALLIANZ PENSION FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The Allianz Pension Fund is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Mr Ian C. Bain
2. The Financial Services Board PF Number of the Fund is: 12/8/18995/1
3. The registered address of the Fund: 1 Merchant Place, 1 Fredman Drive, Sandton
4. The postal address of the Fund is: P O Box 787240, Sandton, 2146
5. The contact telephone number for the Fund is: (011) 329-1844
6. The contact facsimile number for the Fund is: (011) 329-1887
7. The e-mail address of the Head of the Fund is: baini@allianz.co.za

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C: FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);
(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fees for such access shall be the fees in terms of the rules of the fund and the fees as gazetted from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)

- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

<u>Funeral Benefit Claims</u>

- Claim form
- Copy of death certificate
- Payment letter

<u>Pensioners:</u>

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Annuity option forms
- Trustee instruction regarding payments

<u>Disability</u>

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

<u>Accounting records</u>

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

<u>Miscellaneous</u>

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise

- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB
- Copy of investment strategy

ALLIANZ RETIREMENT FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The Allianz Retirement Fund is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Mr Ian C. Bain
2. The Financial Services Board PF Number of the Fund is: 12/8/34751/1
3. The registered address of the Fund: 1 Merchant Place, 1 Fredman Drive, Sandton
4. The postal address of the Fund is: P O Box 787240, Sandton, 2146
5. The contact telephone number for the Fund is: (011) 329-1844
6. The contact facsimile number for the Fund is: (011) 329-1887
7. The e-mail address of the Head of the Fund is: baini@allianz.co.za

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C: FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);

(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fees for such access shall be the fees in terms of the rules of the fund and the fees as gazetted from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)

- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Funeral Benefit Claims

- Claim form
- Copy of death certificate
- Payment letter

Pensioners:

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise

- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB
- Copy of investment strategy

BENTAB GROUP PENSION PLAN
("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The Bentab Group Pension Plan is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Ms Avril Frankenfeld

2. The Financial Services Board PF Number of the Fund is: 12/8/32274/1

3. The registered address of the Fund is: c/o Alexander Forbes Financial Services
   Alexander Forbes Place
   61 Katherine Street
   Sandown
   2196

4. The postal address of the Fund is: PO Box 787240
   Sandown
   2146

5. The contact telephone number for the Fund is: (011) 884 7111

6. The contact facsimile number for the Fund is: (011) 884 7110

7. The e-mail address of the Head of the Fund is: avril@bap.co.za

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C: FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);

(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, will be determined by the trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.

- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund

- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

BENTAB GROUP PROVIDENT PLAN
("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The Bentab Group Provident Plan is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Ms Avril Frankenfeld

2. The Financial Services Board PF Number of the Fund is: 12/8/32272/1

3. The registered address of the Fund is: c/o Alexander Forbes Financial Services
   Alexander Forbes Place
   61 Katherine Street
   Sandown
   2196

4. The postal address of the Fund is: PO Box 787240
   Sandown
   2146

5. The contact telephone number for the Fund is: (011) 884 7111

6. The contact facsimile number for the Fund is: (011) 884 7110

7. The e-mail address of the Head of the Fund is: avril@bap.co.za

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C: FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a <u>member</u> of the Fund:

(i) the registered rules of the Fund (including amendments);

(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, will be determined by the trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.

- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund

- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

BMW PENSION FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The BMW Pension Fund is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Ms Sonnika Greyling

2. The Financial Services Board PF Number of the Fund is: 12/8/10482/1

3. The registered address of the Fund is: c/o Alexander Forbes Financial Services
   Alexander Forbes Place
   61 Katherine Street
   Sandown
   2196

4. The postal address of the Fund is: PO Box 787240
   Sandown
   2146

5. The contact telephone number for the Fund is: (012) 522 2430

6. The contact facsimile number for the Fund is: (012) 522 2209

7. The e-mail address of the Head of the Fund is: sonnika.greyling@bmw.co.za

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C: FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);

(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, will be determined by the Trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, <u>any person</u> (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.

- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Pensioners:

Annuity/Traditional Funds

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

BMW RETIREMENT BENEFIT PLAN (PENSION SECTION)
("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The BMW Retirement Benefit Plan (Pension Section) is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Ms Sonnika Greyling

2. The Financial Services Board PF Number of the Fund is: 12/8/33898/1

3. The registered address of the Fund is: c/o Alexander Forbes Financial Services
Alexander Forbes Place
61 Katherine Street
Sandown
2196

4. The postal address of the Fund is: PO Box 787240
Sandown
2146

5. The contact telephone number for the Fund is: (012) 522 2430

6. The contact facsimile number for the Fund is: (012) 522 2209

7. The e-mail address of the Head of the Fund is: sonnika.greyling@bmw.co.za

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C: FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);

(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, will be determined by the trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.

- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund

- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

BMW RETIREMENT BENEFIT PLAN (PROVIDENT SECTION) ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The BMW Retirement Benefit Plan (Provident Section) is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Ms Sonnika Greyling

2. The Financial Services Board PF Number of the Fund is: 12/8/33897

3. The registered address of the Fund is: c/o Alexander Forbes Financial Services
Alexander Forbes Place
61 Katherine Street
Sandown
2196

4. The postal address of the Fund is: PO Box 787240
Sandown
2146

5. The contact telephone number for the Fund is: (012) 522 2430

6. The contact facsimile number for the Fund is: (012) 522 2209

7. The e-mail address of the Head of the Fund is: sonnika.greyling@bmw.co.za

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C: FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);

(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, will be determined by the Trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.

- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund

- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

PFIZER PROVIDENT FUND
("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The Pfizer Provident Fund is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Mr Ken Randell

2. The Financial Services Board PF Number of the Fund is: 12/8/22697/1

3. The registered address of the Fund is: c/o Alexander Forbes Financial Services
Alexander Forbes Place
61 Katherine Street
Sandown
2196

4. The postal address of the Fund is: PO Box 787240
Sandown
2146

5. The contact telephone number for the Fund is: (011) 320 6000

6. The contact facsimile number for the Fund is: (011) 883 9663

7. The e-mail address of the Head of the Fund is: Ken.Randell@Pfizer.com

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C: FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);

(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, will be determined by the trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.

- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Funeral Benefit Claims

- Claim form
- Copy of death certificate
- Payment letter

Pensioners:

Annuity/Traditional Funds

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference

- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

<u>Accounting records</u>

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

<u>Miscellaneous</u>

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

PFIZER PENSION FUND
("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The Pfizer Pension Fund is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: Mrs AR Russell

2. The Financial Services Board PF Number of the Fund is: 12/8/9981/1

3. The registered address of the Fund is: c/o Alexander Forbes Financial Services
Alexander Forbes Place
61 Katherine Street
Sandown
2196

4. The postal address of the Fund is: PO Box 787240
Sandown
2146

5. The contact telephone number for the Fund is: (044) 533 5361

6. The contact facsimile number for the Fund is: (044) 533 5361

7. The e-mail address of the Head of the Fund is: d.russell@global.co.za

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C: FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);

(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, will be determined by the trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.

- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Funeral Benefit Claims

- Claim form
- Copy of death certificate
- Payment letter

Pensioners:

Annuity/Traditional Funds

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference

- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

EMI PROVIDENT FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The EMI Provident Fund is a provident fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: **Mr Chris Brown**
2. The Financial Services Board PF Number of the Fund is: **PF 12/8/34550/1**
3. The registered address of the Fund is: **61 Katherine Street, Sandown, Sandton**
4. The postal address of the Fund is: **PO Box 787240, Sandton, 2146**
5. The contact telephone number for the Fund is: **(011) 269 0000**
6. The contact facsimile number for the Fund is: **(011) 263 0726**
7. The e-mail address of the Head of the Fund is: **chrisb@emimusic.co.za**

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C. FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);
(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, as determined by the Trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)

- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Funeral Benefit Claims

- Claim form
- Copy of death certificate
- Payment letter

Pensioners:

Annuity/Traditional Funds

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances

- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

R.E.D. GRANITI PROVIDENT FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The R.E.D. Graniti Provident Fund is a provident fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: **Ms Elza van Wyk**
2. The Financial Services Board PF Number of the Fund is: **PF 12/8/30076/1**
3. The registered address of the Fund is: **61 Katherine Street, Sandown, Sandton**
4. The postal address of the Fund is: **PO Box 787240, Sandton, 2146**
5. The contact telephone number for the Fund is: **(011) 269 0000**
6. The contact facsimile number for the Fund is: **(011) 263 0726**
7. The e-mail address of the Head of the Fund is: **redgraniti@global.co.za**

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C. FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);
(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, as determined by the Trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

<u>Claims (Withdrawals, Retirements, Deaths & Disabilities)</u>

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

<u>Member Data</u>

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

<u>Section 14 Transfers / Liquidations</u>

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)

- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Funeral Benefit Claims

- Claim form
- Copy of death certificate
- Payment letter

Pensioners:

Annuity/Traditional Funds

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances

- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

<u>Miscellaneous</u>

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

TIGER WHEELS PENSION FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The Tiger Wheels Pension Fund is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: **Mr Josh Loots**
2. The Financial Services Board PF Number of the Fund is: **PF 12/8/18248**
3. The registered address of the Fund is: **61 Katherine Street, Sandown, Sandton**
4. The postal address of the Fund is: **PO Box 787240, Sandton, 2146**
5. The contact telephone number for the Fund is: **(011) 269 0000**
6. The contact facsimile number for the Fund is: **(011) 269 1064/5**
7. The e-mail address of the Head of the Fund is: **joshl@tsw.co.za**

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C. FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a <u>member</u> of the Fund:

(i) the registered rules of the Fund (including amendments);
(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, as determined by the Trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.

- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Funeral Benefit Claims

- Claim form
- Copy of death certificate
- Payment letter

Pensioners:

Annuity/Traditional Funds

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

UCS PENSION FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The UCS Pension Fund is a pension fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: **Mr Theo Kukard**
2. The Financial Services Board PF Number of the Fund is: **PF 12/8/29150**
3. The registered address of the Fund is: **61 Katherine Street, Sandown, Sandton**
4. The postal address of the Fund is: **PO Box 787240, Sandton, 2146**
5. The contact telephone number for the Fund is: **(011) 269 0000**
6. The contact facsimile number for the Fund is: **(011) 269 1064/5**
7. The e-mail address of the Head of the Fund is: **tek@ucs.co.za**

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C. FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);
(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, as determined by the Trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note -- in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)

- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Funeral Benefit Claims

- Claim form
- Copy of death certificate
- Payment letter

Pensioners:

Annuity/Traditional Funds

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances

- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

<u>Miscellaneous</u>

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

LUMEX CLIPSAL PROVIDENT FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The Lumex Clipsal Provident Fund is a provident fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: **Mr Thomas Kenneth Overton**
2. The Financial Services Board PF Number of the Fund is: **PF 12/8/28002/1**
3. The registered address of the Fund is: **Fedlife House, 1 De Villiers Street, Johannesburg, 2001**
4. The postal address of the Fund is: **PO Box 666, Johannesburg, 2000**
5. The contact telephone number for the Fund is: **(011) 332 6000**
6. The contact facsimile number for the Fund is: **(011) 332 6620**
7. The e-mail address of the Head of the Fund is: **tomo@clipsal.co.za**

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C. FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a <u>member</u> of the Fund:

(i) the registered rules of the Fund (including amendments);
(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, as determined by the Trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note -- in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.

- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations

- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)
- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Funeral Benefit Claims

- Claim form
- Copy of death certificate
- Payment letter

Pensioners:

Annuity/Traditional Funds

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances
- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB

PREMIER FREIGHT PROVIDENT FUND ("the Fund")

MANUAL IN TERMS OF SECTION 51 OF THE PROMOTION OF ACCESS TO INFORMATION ACT 20/2000 ("the Act")

The Premier Freight Provident Fund is a provident fund as defined in the Pension Funds Act 24 of 1956. It is a private body as defined by the Act.

A. CONTACT DETAILS

1. Head of the Fund: **Ms Jennifer Grefen**
2. The Financial Services Board PF Number of the Fund is: **PF 12/8/28002/1**
3. The registered address of the Fund is: **61 Katherine Street, Sandown, Sandton**
4. The postal address of the Fund is: **PO Box 787240, Sandton, 2146**
5. The contact telephone number for the Fund is: **(011) 269 0000**
6. The contact facsimile number for the Fund is: **(011) 269 1064/5**
7. The e-mail address of the Head of the Fund is: **grefenj@aforbes.co.za**

B. SOUTH AFRICAN HUMAN RIGHTS COMMISSION GUIDE

In terms of section 10 of the Act, the Human Rights Commission is required to compile, in each official language, a guide to the act to assist people to exercise their rights under the act. This guide will probably become available in August 2003. The Human Rights Commission may be contacted at:

Address:	Private Bag 2700 Houghton 2041,
Telephone:	(011) 484 8300
Facsimile:	(011) 484 0582
Website:	http://www.sahrc.org.za.

C. FUND RECORDS AVAILABLE IN TERMS OF THE PENSION FUNDS ACT 24 of 1956

(a) The following records of the Fund are available on demand by a member of the Fund:

(i) the registered rules of the Fund (including amendments);
(ii) the last revenue account and the last balance sheet prepared in terms of section 15(1) of the Pension Funds Act, 1956.

The fee for such access, as set out in the rules of the Fund, as determined by the Trustees from time to time.

(b) The following records are available for inspection at the registered address of the Fund (see A3 above) at no charge:

(i) the documents referred to in C(a) above;
(ii) the last report (if any) by a valuator prepared in terms of section 16 of the Pension Funds Act, 1956;
(iii) the last statement (if any) and report thereon prepared in terms of section 17 of the Pension Funds Act, 1956;
(iv) any scheme which is being carried out by the Fund in accordance with the provisions of section 18 of the Pension Funds Act, 1956.

(c) Note – in terms of section 22 of the Pension Funds Act, any person (upon payment of prescribed fees) may inspect at the office of the Registrar of Pension Funds any record referred to in (a) and (b) above and make a copy thereof or take extracts therefrom, or obtain from the Registrar of Pension Funds a copy thereof or extract therefrom. The Registrar of Pension Funds may be contacted at:

Address:	446 Rigel Avenue Pretoria
Telephone:	(012) 428 8000
Facsimile:	(012) 347 0221
Website:	http://www.fsb.co.za.

D. INFORMATION TO FACILITATE A REQUEST FOR ACCESS TO FUND RECORDS

- The request must be made to the person specified in A1 above and at the contact details specified in A above.
- Any request for access to records in terms of the Act must be completed on the prescribed form in terms of the Act and the Regulations thereto.
- Please note that the Fund is a separate legal entity from the employer(s) that participate in the Fund as well as from the Fund's administrators, auditors, consultants, actuaries and other advisors/service providers.
- The requester must provide sufficient detail on the request form to enable the head of the private body to identify the record and the requester. The requester should also indicate what form of access is required.
- The requester must identify the right that he or she is seeking to exercise or protect and provide an explanation of why the requested record is required for the exercise or protection of that right.
- If a request is made on behalf of a person, the requester must then submit proof of the capacity in which the requester is making the request to the satisfaction of the head of the Fund.
- The head of the Fund must notify the requester (other than a personal requester) by notice, requiring the requester to pay the prescribed fee (if any) before further processing the request.
- The head of the Fund will then make a decision whether to grant the request or not and notify the requestor in the required form.
- If the request is granted, then a further access fee must be paid for the search, reproduction and preparation, and for any time that has exceeded the prescribed hours to search and prepare the record for disclosure.

E. AVAILABILITY OF THE MANUAL

The Fund's manual is available for inspection free of charge at the registered address of the Fund (see A3 above). Furthermore, a copy is available from the Human Rights Commission (see contact details in B above).

F. DESCRIPTION OF RECORDS HELD BY THE FUND

Claims (Withdrawals, Retirements, Deaths & Disabilities)

- Claim Notification Forms
- Calculations (where available), or computerised statement of claim value
- Tax Application (where applicable)
- Tax Directive (where applicable)
- IT 88 notifications
- Tax Certificate (Duplicate - where applicable)
- Client / broker payment instruction (where applicable)
- Section 37D deduction instruction (where applicable)
- Copy of any other court order against benefits
- Payment letter
- Copy of cheque (or cheque/EFT payment reference)
- Trustees' Resolution - Disposal of benefit **(deaths only)**
- Insurance received - statement by insurer **(deaths only)**
- Copy of death certificate
- Statement by Employer **(disability only)**
- Statement by Employee **(disability only)**
- Acceptance / Declination Letter **(disability only)**

Member Data

- New entrant data
- Contribution records
- Member Investment Choice investment option forms (where applicable)
- Installation & Acquisition data
- Statement of member fund value
- Additional benefit / surplus / demutualisation calculations
- Member Investment Choice investment switch forms (where applicable)
- Flexible benefit member option forms (where applicable)

Section 14 Transfers / Liquidations

- Calculations
- Option forms (where applicable)
- Tax application forms (where applicable)
- Tax directives (where applicable)

- Tax certificates (duplicate - where applicable)
- Payment letter **(liquidations only)**
- Copy of S14 application lodged (transferor fund)
- Copy of S14 (1) (e) certificate (transferee and transferor funds)

Housing Loans: Direct (i.e. this does not apply to situations where the fund has merely stood guarantee for the loan)

- Application form
- Contribution records
- Finalised / settled claims record / calculation
- Partial settlement as a result of default - claim forms and approval for this payment.

Funeral Benefit Claims

- Claim form
- Copy of death certificate
- Payment letter

Pensioners:

Annuity/Traditional Funds

- Special tax directives, including IT 88's, garnishees, etc.
- Commutation of pensions - calculations
- Pensioner increase notification
- Certificates of existence
- Study certificates
- Death certificates
- Annuity option forms
- Trustee instruction regarding payments

Disability

- Medical Reviews - correspondence (where applicable)
- COCD (certificate of continued disability)
- Escalator notification
- Payment/Benefit confirmation letter
- EFT payment reference
- Recovery Documentation
- Letter of Suspension/Reinstatement from underwriter

Accounting records

- Cashbooks and reconciliations to bank
- General Ledgers
- Trial Balances

- Annual financial statements
- Audit files with working papers
- Bank statements of fund bank accounts
- EFT files (ACB whilst still applied)
- Deposit slips (where applicable)

Miscellaneous

- Copies of signed rules and amendments
- Minute books
- Trustees registers
- Original or copies of all policy documents relating to GLA, PHI, dread disease, stated benefits, travel, funeral, fidelity, etc (obviously where the fund has such a benefit)
- Documentation relating to the review of insurances on an annual basis as well as the quotations obtained from insurers to a rebroke exercise
- Agendas for all meetings to be held (if applicable secretarial services are performed)
- Investment manager mandates or policies of insurance depending on the nature of the investment
- Copies of statements detailing the asset values for a fund
- Copies of communication sent to members of the funds in respect of specific events e.g. Trustees' reports, Member level Investment Choice, changes to death benefit structure, changes to fund structure etc
- Copy of service agreement between fund and Administrator
- Correspondence to the trustees in respect of fund matters
- Correspondence to members/pensioners, where applicable
- Fund statutory valuation reports
- Confirmation as to appointment of Principal Officer and Actuary of Fund
- Copies of Pension Fund Adjudicator complaints lodged
- Certain communication with SARS and FSB